

NEW JERSEY

Upcoming Employer Registration Deadlines for RetireReady NJ

Employers that are required to participate in New Jersey’s state-facilitated individual retirement account (IRA) savings program—known as [RetireReady NJ](#)—**must register or certify an exemption for the program in September or November, depending on their company size.**

Covered Employers

New Jersey employers must participate in RetirePath if they:

- Are a nongovernmental business, industry, trade, profession or other enterprise—whether conducted on a **for-profit or nonprofit basis**;
- Have **at least 25 employees**;
- Have been in business for **at least two years**; and
- **Do not offer** a qualified retirement plan to their employees.

Registration Information

Employers will be notified by RetireReady NJ when it is time for their businesses to register. To begin, employers will need their:

- Federal Employer Identification Number (EIN); and
- The RetireReady NJ access code from the notification. Employers that are unable to find the access code can [look it up online](#).

At registration, employers will have the option to exempt their businesses if they already offer a qualified plan or are otherwise exempt. More details are available [here](#).

Employers can invite a payroll representative to help facilitate the registration process by adding the individual as a teammate to their RetireReady NJ account and allowing them to manage the employee list and process payroll if they do not require integration.

Employer Resources

RetireReady NJ provides an [employer portal](#) that includes detailed information on how to register, as well as other resources. [Frequently asked questions](#) are also available.

Provided to you by **Employco USA, Inc.**

Registration Deadlines

Registration deadlines are staggered based on company size, as follows:

Sept. 15, 2024

Employers with **40 or more employees** must register by this date.

Nov. 15, 2024

Employers with **25-39 employees** must register by this date.

The first RetireReady NJ registration deadline is Sept. 15, 2024, which applies to covered employers with 40 or more employees.